



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 10/729,517      | 12/05/2003  | Brian D. Oxman       | FID-010             | 2393             |

42532 7590 02/12/2007  
PROSKAUER ROSE LLP  
ONE INTERNATIONAL PLACE 14TH FL  
BOSTON, MA 02110

|          |
|----------|
| EXAMINER |
|----------|

COLAN, GIOVANNA B.

|          |              |
|----------|--------------|
| ART UNIT | PAPER NUMBER |
|----------|--------------|

2162

| SHORTENED STATUTORY PERIOD OF RESPONSE | MAIL DATE  | DELIVERY MODE |
|--|------------|---------------|
| 3 MONTHS                               | 02/12/2007 | PAPER         |

**Please find below and/or attached an Office communication concerning this application or proceeding.**

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

|                              |                                      |                                     |  |
|------------------------------|--------------------------------------|-------------------------------------|--|
| <b>Office Action Summary</b> | <b>Application No.</b><br>10/729,517 | <b>Applicant(s)</b><br>OXMAN ET AL. |  |
|                              | <b>Examiner</b><br>Giovanna Colan    | <b>Art Unit</b><br>2162             |  |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 10 October 2006.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-31 is/are pending in the application.
- 4a) Of the above claim(s) 4 and 25 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-3, 5--24, 26-31 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This action is issued in response to the Amendment filed on 10/10/2006.
2. Claims 1 – 3, 5, 9 – 11, 13 – 24, and 26 were amended. Claims 4, and 25 were canceled. Claims 27 – 31 were added.
3. This action is made Final.
4. Claims 1 – 3, 5 – 24, 26 – 31 are pending in this application.
5. Applicant's arguments with respect to amended claims 1 – 3, 5, 9 – 11, 13 – 24, and 26 have been considered but are moot in view of the new ground(s) of rejection.

### ***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to

Art Unit: 2162

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

**8. Claim 1 – 3, 5 – 24, 26, and 28 – 31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Broadbent et al. (Broadbent hereinafter) (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001), in view of Fay et al. (Fay hereinafter) (US Patent App. Pub. 2002/0188540 A1, filed: June 8, 2001), and further in view Esposito (US Patent App. Pub. No. 2001/0051906 A1, filed May 1, 2001).**

Regarding Claim 1, Broadbent discloses a computerized system for producing a domestic relations order comprising:

a receiver for receiving information (Figure 4A, item 401, Page 9, [0123], lines 3 – 8, Broadbent<sup>1</sup>). However, Broadbent does not expressly disclose a domestic relations order. On the other hand, Fay discloses a receiver for receiving information relating to a domestic relations order (Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay). It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the Fay's teachings to the system of Broadbent. Skilled artisan would have been motivated to do so, as suggested by Fay (Page 2, [0012] and [0014], lines 1 – 3 and 3 – 5; respectively, Fay), to provide a user with a plurality of periodic retirement income payments; and to provide a defined retirement benefit which will guarantee an individual a minimum defined income level

Art Unit: 2162

upon individual's retirement. In addition, both of the references (Broadbent and Fay) teach features that are directed to analogous art and they are directed to the same field of endeavor of database management system, such as, authorization, results creation based on received information, and rules module. This relation between both of the references highly suggests an expectation of success.

The combination of Broadbent in view of Fay furthermore discloses that:

said information comprising an alternate payee (Figure 22, "Married to (which co-borrower)", Broadbent).

However, the combination of Broadbent in view of Fay is silent with respect to court information. On the other hand, Esposito discloses a system similar to the combination of Broadbent in view of Fay's including: court information (Page 1, [0008], lines 5 – 7 and 21 – 29; Esposito).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the Esposito's teachings to the system the combination of Broadbent in view of Fay. Skilled artisan would have been motivated to do so, as suggested by Esposito (Page 1, [0008], lines 14 – 19 and 23 – 25, Esposito), to offer a simplified compliance with federal and state rules (through an artificial intelligence that can identify a particular event that has occurred with respect to a particular employee benefit plan, and a particular employee who must receive a particular document and in what manner and when); and to avoid potential penalties assessed by a federal court or government agency for non-compliance. In addition, the

---

<sup>1</sup> Wherein examiner interprets information, such as, input borrower, property and originator date as the

Art Unit: 2162

applied references (Broadbent, Fay, and Esposito) teach features that are directed to analogous art and they are directed to the same field of endeavor, such as, databases management systems, compliance rules for documents, and employee benefit plans. This close relation between the applied references highly suggests an expectation of success.

Furthermore, the combination of Broadbent in view of Fay and further in view of Esposito discloses:

a rules engine in communication with the receiver for selecting sample text passages (Page 9, [0120], lines 10 – 17, Broadbent; and Page 6, [0068], lines 14 – 25, Esposito); and

a document assembler for automatically incorporating a first subset of the sample text passage (Page 9, [0120], lines 10 – 17, Broadbent; and Page 6, [0068], lines 14 – 25, Esposito) and a second subset of the received information comprising the alternate payee (Figure 22, “Married to (which co-borrower)”, Broadbent) and the court information into a court-compliant domestic relations order for submission to a court (Figure 18, “loan programs that fit the criteria you entered on the previous pages”, Page 10, [0125], lines 5 – 9, Broadbent<sup>2</sup>; Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay; and Page 1, [0008], lines 8 – 13, Esposito).

Regarding Claim 2, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein a subset of the received information

---

information relating to a domestic relation order claimed.

Art Unit: 2162

comprises information associated with a participant in an employee benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent; and Page 1, [0008], lines 8 – 13, Esposito).

Regarding Claim 3, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein, received information comprises information associated with a legal representative of the participant (Figure 30, "Welcome, Joe Realtor", Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 5, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein, the received information comprises information associated with a legal representative of the alternate payee (Figure 22 and 30, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 6, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system further including a data storage device for storing rules relating to a domestic relations order (Page 4 and 16, [0051] and [0202], lines 1 – 6 and 1 – 3; respectively, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay).

---

<sup>2</sup> Wherein the step of displaying specific loan programs (as in Figure 18, Broadbent) corresponds to the step of selecting a subset of the sample text passages claimed.

Regarding Claim 7, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein the data storage device further stores sample text passages (Figure 5 and 22, item 543 and "save" in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent).

Regarding Claim 8, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein the sample text passages relate to a domestic relations order (Figure 5 and 22, item 543 and "save" in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay).

Regarding Claim 9, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein the rules engine further selects a first subset of the sample text passages based, at least in part, on the stored rules (Page 9, [0120], lines 10 – 17, Broadbent; and Page 6, [0068], lines 14 – 25, Esposito).

Regarding Claim 10, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein the rules engine further selects a first subset of the sample text passages based, at least in part, on the received information



Art Unit: 2162

(Figure 18, "loan programs that fit the criteria you entered on the previous pages", Page 10, [0125], lines 5 – 9, Broadbent<sup>3</sup>; and Page 6, [0068], lines 14 – 25, Esposito).

Regarding Claim 11, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein the document assembler receives additional information from the data storage device, the additional information having been previously included in a domestic relations order (Page 13, [0177], lines 8 – 13, the previous 'override' application, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay).

Regarding Claim 12, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system further comprising an administrative module for maintaining the rules engine (Page 4, [0051], lines 1 – 4, Broadbent).

Regarding Claim 13, the combination of Broadbent in view of Fay and further in view of Esposito discloses a computerized method for producing a domestic relations order, comprising:

providing a plurality of sample text passages relating to domestic relations orders (Figure 23, "1234 any Street", Broadbent<sup>4</sup>; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay), the sample text passages including embedded

---

<sup>3</sup> Wherein the step of displaying specific loan programs (as in Figure 18, Broadbent) corresponds to the step of selecting a subset of the sample text passages claimed.

Art Unit: 2162

parameters (Figure 23, Current Street Address, Broadbent<sup>5</sup>) comprising an alternate payee Figure 22, "Married to (which co-borrower)", Broadbent) and court information (Page 1, [0008], lines 5 – 7 and 21 – 29; Esposito);

requesting information for inclusion into a domestic relations order (Figure 24, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay), the requested information including values for one or more of the embedded parameters (Figure 24, item showing value "\$15000", Page 21, [0238], lines 1 – 3, Broadbent<sup>6</sup>);

receiving the requested information (Figure 4A, item 401, Page 9, [0123], lines 3 – 8, Broadbent<sup>7</sup>); and

automatically assembling court-compliant domestic relations order (Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay) for submission to a court using a first subset of the sample text passages (Page 9, [0120], lines 10 – 17, Broadbent; and Page 6, [0068], lines 14 – 25, Esposito) and a second subset of the requested information (Figure 4D, items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>8</sup>; and Page 1, [0008], lines 8 – 13, Esposito).

---

<sup>4</sup> Wherein "1234 any Street" corresponds to the sample text passage claimed. In addition, the text that would be entered in the text box (Figure 29, Broadbent) corresponds to another sample text passage claimed.

<sup>5</sup> Wherein "Current Street Address" corresponds to the embedded parameter claimed.

<sup>6</sup> Wherein the value "\$1500" corresponds to the value claimed; and "Estimated Property Value" corresponds to the parameter claimed.

<sup>7</sup> Wherein examiner interprets information, such as, input borrower, property and originator date as the information relating to a domestic relation order claimed.

Regarding Claim 14, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving the requested information over an electronic communications network (Figure 1, item 100, typical internet network configuration, Page 8, [0116], lines 1 – 7, Broadbent).

Regarding Claim 15, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method wherein the electronic communications network is one of a local area network, a wide area network, a telephone network, an intranet, or the Internet, or any other combination thereof (Figure 1, item 100, typical internet network configuration, Page 8, [0116], lines 1 – 7, Broadbent).

Regarding Claim 16, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving the requested information through an online questionnaire (Figure, 15, Page 5, [0061], lines 5 – 10, Broadbent).

Regarding Claim 17, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving at least a subset of the requested information from a previously completed domestic relations order (Page 13, [0177], lines 8 – 13, the previous 'override' application, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay).

---

<sup>8</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the

Regarding Claim 18, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving at least a subset of the requested information associated with a participant in an employee benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent; and Page 1, [0008], lines 8 – 13, Esposito).

Regarding Claim 19, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method wherein the employee benefit plan comprises a defined contribution plan and a defined benefit plan, or both (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent; and Page 1, [0008], lines 8 – 13, Esposito).

Regarding Claim 20, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving a subset of the requested information associated with a legal representative of a participant in an employee benefit plan (Figure 30, "Welcome, Joe Realtor", Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 21, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving a subset of the

Art Unit: 2162

requested information from an alternate payee of an employee benefit plan (Figure 22, "Married to (which co-borrower)", Broadbent).

Regarding Claim 22, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising receiving at least a subset of the requested information associated with a legal representative of the alternate payee of an employee benefit plan (Figure 22 and 30, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 23, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising providing a set of rules relating to the generating a domestic relations order (Page 4 and 16, [0051] and [0202], lines 1 – 6 and 1 – 3; respectively, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay).

Regarding Claim 24, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method wherein automatically assembly the court-compliant domestic order comprises determining the subset of the sample text passages based, at least in part, on the rules (Page 9, [0120], lines 10 – 17, Broadbent; Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay; and Page 1, [0008], lines 8 – 13, Esposito).

Regarding Claim 26, the combination of Broadbent in view of Fay and further in view of Esposito discloses a computerized system for producing a domestic relations order, comprising:

means for storing sample text passages for inclusion into a domestic relations order, the sample text passages including embedded parameters (Figure 5 and 22, item 543 and "save" in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent<sup>9</sup>; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay) comprising an alternate payee Figure 22, "Married to (which co-borrower)", Broadbent) and court information (Page 1, [0008], lines 5 – 7 and 21 – 29; Esposito);

means for receiving information about a first domestic relations order (Figure 24, Broadbent; and Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay), the information providing values for one or more of the embedded parameters (Figure 24, item showing value " \$15000", Page 21, [0238], lines 1 – 3, Broadbent<sup>10</sup>); and

means for automatically assembling court-compliant domestic relations order (Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay) for submission to a court using a first subset of the sample text passages (Page 9, [0120], lines 10 – 17, Broadbent; and Page 6, [0068], lines 14 – 25, Esposito) and a second subset of the received information (Figure 4D, items 482 and 483, Page 10, [0125] and

---

<sup>9</sup> Wherein "First Name", "Last Name", etc correspond to the embedded parameters claimed.

<sup>10</sup> Wherein the value "\$1500" corresponds to the value claimed; and "Estimated Property Value" corresponds to the parameter claimed.

Art Unit: 2162

[0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>11</sup>; and Page 1, [0008], lines 8 – 13, Esposito).

Regarding Claim 28, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method further comprising determining one or more questions for the online questionnaire based on a rules engine and a subset of the requested information (Page 5, [0061], lines 5 – 10, Broadbent).

Regarding Claim 29, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method wherein assembling comprises using a document template (Page 7, [0073], lines 12 – 20, Esposito).

Regarding Claim 30, the combination of Broadbent in view of Fay and further in view of Esposito discloses a method wherein automatically assembling the court-compliant domestic relations order comprises using a subset of the requested information as input for one or more parameter fields of the document template (Page 9, [0120], lines 10 – 17, Broadbent; Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay; and Page 6, [0068], lines 14 – 25, Esposito).

Regarding Claim 31, the combination of Broadbent in view of Fay and further in view of Esposito discloses a system wherein the court-compliant domestic relations

---

<sup>11</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the

order is assembled according to one or more predefined document formats (Page 26, [0280], lines 14 – 26, Broadbent; and Page 3, [0037], lines 1 – 8, Esposito).

**9. Claim 27 is rejected under 35 U.S.C. 103(a) as being unpatentable over Broadbent et al. (Broadbent hereinafter) (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001), in view of Fay et al. (Fay hereinafter) (US Patent App. Pub. 2002/0188540 A1, filed: June 8, 2001), in view Esposito (US Patent App. Pub. No. 2001/0051906 A1, filed May 1, 2001), and further in view of Cohen et al. (Cohen hereinafter) (US Patent App. Pub. No. 2004/0064404 A1, filed: October 1, 2002).**

Regarding Claim 27, the combination of Broadbent in view of Fay and further in view of Esposito discloses all the limitations as discussed above including court information. However, the combination of Broadbent in view of Fay and further in view of Esposito is silent with respect to a case number. On the other hand, Cohen discloses court information and a case number (Page 4, [0042], lines 1 – 8, Cohen).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the Cohen's teachings to the system of the combination of Broadbent in view of Fay and further in view of Esposito. Skilled artisan would have been motivated to do so, as suggested by Cohen (Page 4, [0042], lines 4 –



Art Unit: 2162

8, Cohen), to provide specific data about a case. In addition, the applied references (Broadbent, Fay, Esposito, and Cohen) teach features that are directed to analogous art and they are directed to the same field of endeavor, such as, databases management systems, court information. This close relation between the applied references highly suggests an expectation of success.

***Conclusion***

1. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

2. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

***Prior Art Made Of Record***

1. Broadbent et al. (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001) discloses an interface system for mortgage loan originator compliance engine.
2. Hueler (US Patent App. Pub. No. 2003/0004844, filed: April 25, 2001) discloses an independent annuity placement system and method.
3. Fay et al. (US 2002/0188540 A1) discloses a method and system for portable retirement investment.
4. Stiff et al. (US 2002/0194098 A1) discloses a system and method for guaranteeing minimum periodic retirement income payments using an adjustment account.
5. Florance et al. (US 2003/0078897 A1) discloses a system and method for collection, distribution, and use of information in connection with commercial real state.
6. Esposito (US Patent App. Pub. No. 2001/0051906 A1, filed May 1, 2001).
7. Cohen et al. (US Patent App. Pub. No. 2004/0064404 A1, filed: October 1, 2002).


***Points Of Contact***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Giovanna Colan whose telephone number is (571) 272-2752. The examiner can normally be reached on 8:30 am - 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on (571) 272-4107. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Giovanna Colan  
Examiner  
Art Unit 2162  
December 13, 2006

  
JOHN BREENE  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100